

#### ABSTRACT OF THE DISCLOSURE

The present invention relates to a smart card reader (10) that enables a user to insert a smart card (20) into an open receptacle (15) that includes tabs (16) or a lip (32) that resiliently holds the smart card (20) within the receptacle (15). The present invention provides users a 5 novel and useful design to reduce smart card abrasion as opposed to the card readers of the prior art. The present invention relates to a card reader (10) for usage with a smart card (20) comprising: a receptacle (15), where the receptacle (15) includes at least one open side; at least one placement tab (16), where the at least one placement tab (16) extends into the receptacle (15) and secures the placement of the smart card (20) in the receptacle (15); and a 10 plurality of contacts (18) residing within the receptacle (15) where the plurality of contacts (18) connect to a smart chip (22) within the smart card (20) upon placement of the smart card (20) in the receptacle (15).